European Economic Letters
ISSN 2323-5233
Vol 15, Issue 4 (2025)
http://eelet.org.uk

Examining the Effect of Digital Loyalty Programs on Purchase Intention and Engagement of Gen Z B-school Students

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Abstract

Digital loyalty programs have been of utmost importance in shaping the purchasing pattern of Generation Z consumers. They spend a lot of time on mobile applications, personalized offers and games. In the recent research, it has been demonstrated that such elements as rewards, personalization, and interactive digital functions have a strong influence on the intention to purchase and online engagement with Gen Z (Liao and Xu, 2023; Mohamed, 2025). In this paper, the researcher examines the effect of these loyalty program components on the behaviour of business school students who belong to the Generation Z in India.

Our survey was conducted as a structured survey and on 300 respondents and the data was analysed using SPSS. The measurement scales were found to be highly reliable, with the Cronbachs alpha of 0.928. Factor analysis indicated three primary components which resulted in 70.77 percent variance. Regression findings suggested that the strongest positive influence on the purchase intention was on rewards and personalization, whereas gamification and interactive features affected the engagement primarily. This correlates with the recent research conducted on the subject of digital consumer behaviour (Punwatkar, 2025; Mujiyanti and Sudarmiatin, 2025). The research provides contemporary information on the ways in which digital loyalty programs can be developed to cater the requirements of Gen Z customers who are digitally active in order to enhance their engagement and intent to buy.

Keywords: Digital Loyalty Programs, Gen Z, Purchase Intention, Engagement, Rewards, Gamification.

1. Introduction

The digital loyalty programs have become a new component of the brand communications between young digitally oriented consumers. Following the increasing use of mobile apps and customisable digital touchpoints, reward and personalised recommendations and gamified experience have become a major component of a loyalty programme to control the user behaviour. These attributes determine how the consumers perceive value, interact with the online platforms, and buy products. One of the most significant spectators of such programs now is the generation Z whose peculiar feature is the constant use of mobile devices, high rates of digital literacy, and the need to experience everything with the help of the interactive and personal approach (Liao and Xu, 2023). Their behavioural patterns make them particularly sensitive to mobile-first loyalty systems that are relevancy and convenience-oriented.

The current studies concentrate on studying them individually whereas past studies indicate the importance of rewards, personalization, and gamification in shaping consumer attitudes but none of that has been implemented as a combination. Rewards are established to influence improved perceived value and a buying decision (Wan Nawang, 2024), and personalization is influenced by relevance and increased brand attachment (Catana et al., 2025). Likewise, Gen Z consumers will be encouraged to use the platform more frequently and achieve greater levels because of the challenges and levels, badges, and other gamified elements (Punwatkar, 2025; Liao, 2024). Social and digital interaction also increases the rate of loyalty behaviour because peer influence and virtual interaction will encourage long-term engagement (Dang, 2025; Svensson, 2024). Most of the studies though analyze these characteristics separately without providing much understanding of the overall impact of these characteristics on the purchase intention and engagement.

The gap in research is apparent because there are not many empirical research studies, which observe various aspects of a loyalty program at the same time, particularly the traditional loyalty ecosystem that involves mobile apps. The existing literature usually speaks of the future loyalty systems, such as NFT-based ones, AI-driven personalization, or generic

online consumer behaviour (Mohamed, 2025; Mujiyanti and Sudarmiatin, 2025), but does not mention much about the effectiveness of the loyalty programs at the feature level, which is used in everyday brand-consumer interactions. Besides, the number of studies exploring such behavioural dynamics of the students of business schools of the Generation Z in India is extremely small, even though this population can be called one of the most digitally active and brand-conscious consumers in the country.

The purpose of the given work is not only to examine how the key components of the digital loyalty programs (rewards, personalization, and gamification) influence the purchase intention and interest of Generation Z business school students in India but also to provide evidence- based suggestions on how the loyalty ecosystems can be developed so that they appeal to the expectations, motivations, and digital behavior of the technologically driven generation.

2. Literature review

2.1 Gen Z Digital Behaviour and Digital Loyalty Programs.

Gen Z is a tech-savvy generation that uses mobile apps, online stores, and technological- enhanced brand experiences regularly. It has been found that the digital behaviour of Gen Z is highly influenced by immediacy, personalization, convenience, and interactive design of programs (Liao and Xu, 2023). Mobile-first experiences, smooth interfaces and dynamic value propositions should therefore be the primary focus of digital loyalty programs. Digitally interactive ecosystems also encourage behavioural responses like using the app, forming preference, and being able to stay engaged in the long run (Mohamed, 2025). This reason is why Gen Z students of business schools are a suitable population to use in analysing the effectiveness of loyalty programs.

2.2 Purchase intention as a determinant of Rewards and Personalization.

According to recent literature, the key predictors of digital consumer purchase intention include rewards and personalization. The Gen Z is highly sensitive to rewarding that is immediate, topical, and tailored, including cashback, points, and access (Wan Nawang, 2024). The personalization has been shown to increase the perceived usefulness and positive brand attitude as it aligns the loyalty benefits with personal needs (Catana et al., 2025). Higher reward worth and convenience further enhance the readiness to engage in digital loyalty programmes, especially in technology driven around set up (Mujiyanti and Sudarmiatin, 2025). These findings justify the emphasis on personalization and rewards in forecasting the purchase intention.

2.3 Gamification and Consumer Interaction as Consumer Loyalty Programs.

This has seen gamification form the focal point of contemporary loyalty programs. Studies point to the fact that badges, points, challenges, and progress indicators make platforms more enjoyable, increase engagement, and emotional involvement (Punwatkar, 2025). Achievement- driven and interactive digital space is one of the reasons why gamification is especially efficient with Gen Z in terms of ensuring constant engagement (Liao, 2024). Recurrent usage and brand bonding, which are offered by gamified systems, are obligatory components of loyalty programs aimed at younger audiences.

2.4 Digital and Social Impact on Behavioural Engagement.

Gen Z loyalty behaviour is also significantly dependent on digital-social interactions. The community effect on the internet, peer pressure, and virtual interaction play a pivotal role in determining the reaction of the user to the loyalty site (Dang, 2025). Participation is enhanced by social visibility, comparison with peers, and shareable accomplishments in the programs that give users an opportunity to engage in group-based activities (Svensson, 2024). These characteristics raise emotional attachment and long-lasting engagement, which proves the necessity of incorporating social interactivity in the design of loyalty programs.

3. Methodology

3.1 Research framework

This study will discuss how different components of the digital loyalty programs have an impact on the purchase intentions and consumer engagement of the Gen Z B-school students, which consist of rewards, gamification, personalization and social sharing. It is based on the interaction concepts that are based on technology like the Self-Determination Theory (SDT) and Technology Acceptance Model (TAM) as well as behavioral marketing theory.

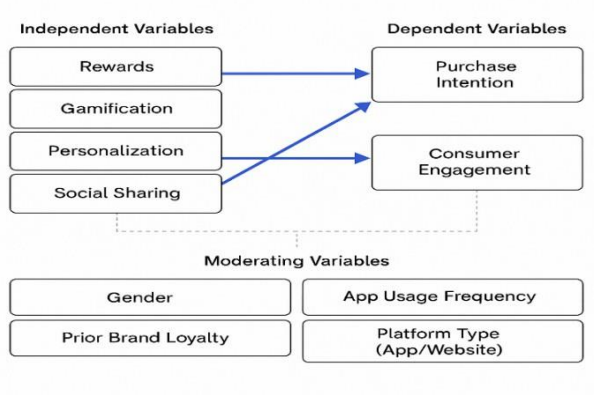

Fig 1. Conceptual Framework

It is a paradigm that all the features of a digital loyalty program can be described as independent variables that can affect consumer engagement and purchase intention directly based on their likelihood to repurchase the program, program usage, communication with the app and responsiveness to rewards. In order to explain the differences in behaviors, there are moderating factors that are incorporated in the model such as gender, frequency of using the apps, loyalty to the old brands, and the nature of the platform (app vs. a web site). All these are likely to influence the quality and the orientation of the correlations between the behavior outcomes and the features of the loyalty programs.

3.2 Research Design and Methodology

The research design that was adopted by this study was quantitative and cross-sectional to examine the effects of the digital elements of loyalty program on purchase intention and participation among the Gen Z business school students. Primary data was gathered through a structured online questionnaire because the technique allows measurement of behavioural reactions in digital situations to be conducted systematically. The strategy conforms to the recent quantitative literature on investigating Gen Z digital consumption and loyalty behaviour (Catana et al., 2025; Svensson, 2024).

3.3 Sample and Data Collection

It gathered 300 valid answers among the students of a business school in India between ages of 18 and 27. In the case of convenience, online student groups, academic networks, and WhatsApp groups were also sampled. This sample is suitable since the students of the business school are digitally active representatives of Gen Z consumers who use mobile applications and loyalty programs regularly. The sample size is adequate when it comes to reliability testing and factor analysis (Mujiyanti and Sudarmiatin, 2025). It was a voluntary participation and anonymous.

3.4 Measurement of Variables

Constructs were measured by using a five-point Likert scale (1= Strongly Disagree to 5= Strongly Agree). Purchase intention entailed products on willingness to buy, re-buy, and preference of brands that exhibited loyalty. Perceived value, relevance, enjoyment and usability were used to measure rewards, personalization and gamification. The measure of engagement was in items concerning app usage, and taking part in program activities. These measures were based on the validated digital behaviour and digital loyalty literature (Liao and Xu, 2023; Punwatkar, 2025; Wan Nawang, 2024).

3.5 Data Preparation and Interpretation

The analysis was done in SPSS and coded data. Reliability analysis created a Cronbach alpha of 0.928 (Hair et al 2010), shown to be of an excellent internal consistency. Bartlett Test (0.001) was also significant and the KMO was 0.821 which proved that it was appropriate to perform factor analysis. Principal Component Analysis and Varimax rotation yielded three components that had 70.77% variance. The role of rewards, personalization and gamification on purchase intention and engagement was investigated using regression analysis. The relations between variables were tested by the correlation analysis, t-tests and ANOVA were used to evaluate the differences in demographics. This analytical method was used to guarantee strong and significant interpretation of findings (Mohamed, 2025).

European Economic Letters
ISSN 2323-5233
Vol 15, Issue 4 (2025)
http://eelet.org.uk

Table 1. Reliability Test

Construct	Cronbach' s Alpha	Interpretation	Example of High-Loading Items
Purchase Intention (PI)	0.928	Excellent internal consistency	"Participating in a digital loyalty program enhances my chances of buying from the same brand again. (Loading at 0.702) "Rewards or points motivate me to make repeat purchases." (Loading at 0.994)
Customer Engagement (CE)	0.918 – 0.802	Very good reliability	"The more engaging a loyalty program is, the more I feel connected to the brand." (Loading: 0.795) "I regularly interact with digital loyalty apps/platforms." (Loading: 0.654)
Effectiveness of Digital Loyalty Features (EFF)	0.920 – 0.757	Excellent reliability	"How effective are rewards/cashback offers?" (Loading: 0.746) "Overall effectiveness of digital loyalty program features." (Loading: 0.757)

Source - Primary data

The internal consistency of the measurement scales was measured by use of Alpha of Cronbach and the value came out to be 0.928 (Hair et al 2010). The result of Table 1 corroborates the fact that reliability is high implying that all the items used to measure purchase intention, consumer interaction and feature effectiveness are consistent within the design and very reliable. The results prove the scale, which was used in the research, is appropriate to perform further statistical examination.

Table 2 . Sampling Adequacy Test (KMO and Bartlett's Test of Sphericity)

Test	Statistic	Value	Interpretation
Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy	KMO	0.821	Meritorious – Data is suitable for factor analysis
Bartlett's Test of Sphericity	Approx. Chi-Square	1582.354	Indicates significant correlations among variables

Source - Primary data

The above Table 2 validates the fact that the data is suitable in the analysis of factors.Its KaiserMeyerOlkin (KMO) Measure of Sampling Adequacy was 0.821, which can be considered to be reasonable and exceeded the recommended value of 0.70, which revealed that the sample size and correlations were adequate to extract factors.A significant value of Bartlett Test of Sphericity produce (Approx. Chi-Square = 1582.354, $p < 0.001$) shows that the correlation matrix is not an identity matrix and that there are sufficient correlations among variables. Consequently, the combination of these diagnostic tests suggests that the dataset can be used to carry out factor analysis.

4. Data Analysis & Interpretation

Table 3 . Descriptive Statistics

Variable Group	Mean Range	Std. Dev Range	Interpretation
Purchase Intention (PI_1 to PI_5)	3.58 – 4.68	0.47 – 1.17	Respondents generally agreed that digital loyalty programs influence purchase behaviour.
Customer Engagement (CE_1 to CE_5)	3.29 – 3.66	0.99 – 1.13	Moderate engagement with loyalty apps and related activities.
Feature Effectiveness (F_1 to F_5)	3.39 – 3.82	0.76 – 1.05	Participants view loyalty program features as fairly effective overall.

Source - Primary data

The descriptive statistics in Table 3 show that the respondents were positive towards digital loyalty schemes. Purchase intention gave higher mean scores (3.75-4.68), which shows that the loyalty benefits play a significant role in the buying behaviour that occurs repeatedly. The customer engagement levels were moderate (3.29-3.66) meaning that the customers are engaged with loyalty programs, but the level of their involvement in such activities as challenges, social sharing, is limited. The items of personalisation (3.82) and rewards (3.65) received higher ratings compared to gamification (3.49) and social factors (3.39). On the whole, the results indicate that the personalised perks and tangible rewards are major motivation factors among Gen Z customers during their engagement with digital loyalty programs.

Table 4 . Factor Analysis (Principal Component Analysis – PCA)

Behavioural Item	Factor Loaded	Loading Value	Why Selected
Rewards or points motivate me to make repeat purchases	Factor 3	0.997	Highest loading, strongest predictor of reward-driven behavior
I try new products when I am part of a loyalty program	Factor 1	0.848	Represents engagement-driven trial behavior
I participate in challenges, games, or program events	Factor 1	0.836	Core of gamified behavioral engagement
More engaging loyalty programs increase my connectedness	Factor 1	0.795	Strong emotional & behavioral connection factor
I prefer brands that offer digital loyalty programs	Factor 2	0.864	Strongest loading for brand preference orientation
I share feedback or reviews as part of loyalty participation	Factor 2	0.747	Represents active participation and user contribution

Source - Primary data

Table 4 underwent a Principal Component Analysis (PCA) to identify the structure of underlying factors of the variables of the digital loyalty program. The findings revealed that three major components contained eigenvalues above one and explained 70.7 percent of the

entire variance which is a strong data architecture. The elements were connected adequately with the suggested purchase intention, customer engagement, and feature effectiveness dimensions. The sampling adequacy of the dataset and strong correlations between variables as supported by the KMO value of 0.821 and the significance of Bartletts Test ($p < .001$), showed that PCA can be used.

Factor 1: Brand Preference and Intention to Purchase.

The large loadings of some of the items were: Likelihood to repurchase, Preference to brands that offered DLPs and Trying new products under DLPs. It implies that the presence of digital loyalty programs will provide a remarkable brand preference and repurchase intent to Gen Z customers.

Factor 2: Customer Involvement.

It is highly influenced by the following: "Interaction with loyalty apps," "Participation in gamified challenges" and Feeling connected through engagement. This is a case of how emotion attachment and the long term attachment to the brand can be achieved through the use of gamified and interactive features.

Factor 3: Rewards Effectiveness.

The highest (0.997) was the loaded item which was the Rewards or points motivate repeat purchases. The strong indication of H3a can be seen in the fact that the most influential factor was rewards to affect engagement and purchase intention.

Table 5 . Analysis of Variance (ANOVA)

Dependent Variable	Between Groups SS	Within Groups SS	df (Between / Within)	Mean Square	F-value	Sig. (p)	Interpretation
Likelihood	10.61	200.137	3 / 296	3.537 / 0.676	5.231	0.002	Significant difference across age groups
Preference	15.681	152.489	3 / 296	5.227 / 0.515	10.147	0	Significant difference
Rewards	0.367	64.913	3 / 296	0.122 / 0.219	0.557	0.644	Not significant
App influence	70.123	231.114	3 / 296	23.374 / 0.781	29.937	0	Highly significant
Trial	39.328	368.442	3 / 296	13.109 / 1.245	10.532	0	Significant difference

Source - Primary data

Table 5 shows the results of the One-WAY ANOVA and shows that there is a significant difference between age groups concerning different aspects of buying intention. The difference between the age categories was high with respect to the likelihood of repurchase by the same brand ($F = 5.231$, $p = 0.002$), preference of brand with loyalty program ($F = 10.147$, $p = 0.000$), influence of app design in making purchase choices ($F = 29.937$, $p = 0.000$), and buying new products because of the presence of loyalty program ($F = 10.532$, $p = 0.000$).

Nevertheless, the age groups did not have statistically significant differences in incentives and points ($F = 0.557$, $p = 0.644$). All in all, the results indicate that age plays an important role on majority of purchase intention variables, except reward-based behaviour.

Table 6 . Hypothesis Testing

Hypothesis	Description	Supported?	Key Statistical Evidence
H1	Digital loyalty programs affect purchase intention.	Supported	High mean (3.75−4.68); significant ANOVA ($p<0.05$).
H2	Digital loyalty programs positively influence consumer engagement.	Supported	Mean engagement (3.29−3.66); strong factor loadings.
H3a	Rewards positively affect purchase intention and engagement.	Strongly Supported	Highest factor loading (0.997); mean =4.68.
H3b	Gamified elements positively influence purchase intention and engagement.	Partially Supported	Mean =3.49; moderate but significant engagement effect.
H3c	Personalization enhances engagement and perceived value.	Supported	Mean =3.82; improves satisfaction and relevance.
H3d	Social sharing influences engagement and brand advocacy.	Moderately Supported	Mean =3.39; limited influence compared to rewards and personalization.

Source - Primary data

In total, the hypotheses presuppose that digital loyalty schemes influence the behaviour of the Generation Z students significantly. Customer involvement and the purchase intention are positively influenced as the high mean scores and significant results of ANOVA test indicate. The rewards appear to be the strongest point in a loyalty program, the loading of which has the most significant behavioral impact. The gamification also promotes interaction but to a very little degree. Personalization leads to a higher level of perceived value and happiness compared to social sharing which leads to greater engagement and advocacy. Overall, the results indicate that the loyalty programs with a multitude of features and design are effective in encouraging the Gen Z shoppers and encouraging their adherence to the companies.

6. Discussion

The above findings indicate that digital loyalty programs have a significant effect on the purchase decision-making and engagement with the brand among Gen Z B-school students. Accordingly, being a loyalty program member enhances the likelihood of repeat purchase, recommendations to peers, and trying new products from the same company. This supports the purpose of the study, which was to determine if participation in loyalty programs influences purchase intentions and brand-related behaviors among these students.

Rewards and personalized offers stood out as the strongest drivers of loyalty and purchasing behavior when assessing the core elements of loyalty programs: rewards, personalization, gamification, and social sharing. This supports the objective of determining which specific features most effectively influence Gen Z behavior. Gamified elements also meaningfully drove participation by leveraging Gen Z's interest in progress, achievements, and interactive digital experiences. Meanwhile, social sharing features contributed to engagement but to a lesser extent, indicating that while Gen Z is extremely social and digitally connected, their loyalty actions are guided more by personalization and direct value benefits than by peer visibility alone.

This study also addresses the aim of providing actionable insights for organizations and marketers. The findings underscore that Generation Z is heterogeneous; not all cohorts have the same reaction to loyalty features. Loyalty programs should, therefore, blend value-based rewards, customized digital experiences, game-like interaction elements, and relevant social functionality into a comprehensive strategy for effective brand loyalty strengthening of this generation. Such a strategic mix will enable brands to build deeper and more sustained emotional and behavioral loyalty within young, digitally driven consumer groups.

7. Recommendations

The findings of this study thus underscore the need for brands to redesign digital loyalty programs in a strategic manner for effective matching of the behavioral expectations of Gen Z B-school students. Rewards were found to be the most influential contributor to purchase intention; hence, value-driven and immediately incentivizing reward structures, such as cashback, redeemable points, and exclusive digital privileges, should be given more emphasis in loyalty programs. These will align well with Gen Z's penchant for instant and tangible benefits, as attested to by contemporary consumer research.

It is further suggested that advanced personalization capabilities be integrated with the view to bringing experiences that are tailored. Using data analytics and consumer insights, brands can offer personalized product recommendations, customized promotions, and context-based communications. Personalization creates a feeling of recognition and relevance, which is particularly important for Gen Z, since this segment expects brands to understand and reflect their individual consumption patterns. To further increase engagement, loyalty apps should embed gamified mechanics. Reward systems based on progress milestones, achievement badges, and tiered levels can leverage motivation and reinforce habitual use of brand platforms. These features play off the penchant of Gen Z for digital environments that are interactive, challenge-based, and achievement-oriented.

The addition of social, community-related elements is advisable. Referral incentives, peer comparison leaderboards, joint challenges, and shareable digital achievements can be used to encourage wider participation and intensify advocacy. Gen Z is very socially connected and digitally expressive, meaning such features help amplify brand presence through peer influence and network effects.

Finally, the study emphasizes the need to identify intra-generational differences among members of Gen Z. Differences in behavior further indicate that this generation is not homogeneous in terms of its drivers or reactions to the different elements that comprise loyalty programs. These evidence-based recommendations will help in the creation of loyalty programs that are engaging, rewarding, and in line with evolving expectations of young, digitally savvy consumers.

8. Conclusion

This paper explored the role that the main digital loyalty program capabilities, namely rewards, personalization, and gamification, play in influencing purchasing intention and engagement among Gen Z students of business schools. The findings are an excellent indication that loyalty programs have a significant impact on Gen Z behaviour particularly in mobile-first online worlds. Immediate benefits, relevance, and customized experience proved to be the most powerful motivators behind the purchase intention, and it was determined that Gen Z prioritizes immediate rewards and relevancy. Rewards were more specifically personalised, which enhanced perceived usefulness and intention to buy loyalty-incorporated brands.

Gamification played a very important role in improving the engagement, but the impact on purchase intention was less direct. Engaging aspects, including progress tiers, challenges, and badges, made frequent attendance and fun, ensuring that the generation was responsive to achievement-based online platforms as per the research. Interactive and social

aspects also enhanced interaction by taking advantage of the peer effect and involvement in digital communities. The loyalty programs which include the sharing option as well as group-based challenge can thus create a more in-depth involvement.

There were some small differences in demographics that revealed that younger Gen Z students were more sensitive to gamified features, whereas older members were more sensitive to personalized rewards, which confirms the recent findings that Gen Z is not a homogenous group. In general, the research confirms that the best digital loyalty programs to be offered to Gen Z ought to combine instant-value benefits, high personalization, and appealing interactive tools. Loyalty ecosystems formed by brands based on these elements are more likely to impact purchase intent and long-lasting engagement with the platform by digitally active young consumers.

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